

SUSTAINABILITY REPORT 2025



capital
bank

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01. ABOUT THIS REPORT

Capital Bank of Jordan (CBoJ) is pleased to present its fourth annual Sustainability Report, covering the period from 1 January to 31 December 2025. The report provides an overview of our ESG progress, performance, and key achievements across environmental, social, and governance priorities.

Prepared in accordance with the Global Reporting Initiative (GRI) Standards, this report also adheres to the Amman Stock Exchange (ASE) Guidance on Sustainability Reporting, aligns with the Central Bank of Jordan's Green Finance Strategy and supports the United Nations Sustainable Development Goals (UN SDGs). Together, these frameworks ensure the highest levels of transparency, accountability, and comparability in communicating our sustainability performance.

Through this report, we aim to provide stakeholders with a comprehensive view of our ESG journey, illustrating how sustainability is embedded into the core of our business strategy, governance, and day-to-day operations. It reflects the Bank's dedication to responsible growth, where financial growth goes hand in hand with environmental stewardship, social responsibility, and sound governance.



YOUR INSIGHTS MATTER

Sustainability is a continuous journey of learning and improvement. We welcome feedback from all our stakeholders to help us refine our strategies and reporting practices.

We welcome your feedback and queries at: investors.inquiries@capitalbank.jo

CONTACT US



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[facebook.com/capitalbankjo](https://www.facebook.com/capitalbankjo)



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02.

MESSAGE FROM THE CHAIRMAN

Towards a Resilient Jordanian Economy: Sustainability as a National Responsibility and Strategic Imperative

Amid the transformations shaping the economic and social future, Capital Bank Group reaffirms its unwavering commitment to a vision grounded in the conviction that sustainability is not a luxury, but a cornerstone for building a more resilient economy and a fundamental pillar for ensuring the long-term prosperity of society.

Our perspective on the rapid global economic transformations extends beyond mere adaptation or reaction. We have proactively positioned ourselves as a driving force toward a mature and responsible banking model within the Jordanian and regional financial sector. This model recognizes that sustainable profitability is inseparable from environmental and social impact and balances economic growth with the optimal use of resources and the protection of society.

This strategic vision stems from our national commitments and aligns with the Economic Modernization Vision (2023-2025), the directives of the Central Bank of Jordan under the Green Finance Strategy (2023-2028) and the Paris Agreement. Together, these frameworks provide a clear roadmap toward a green and inclusive economy. We regard them as a compass guiding our investment decisions toward future-oriented sectors, foremost among them renewable energy, energy efficiency and resource management, through support for sustainable projects that enhance economic resilience and contribute to climate change mitigation.

In this context, we secured a USD 155 million Green Subordinated Loan (Tier 2), one of the largest financing transactions of its kind, in partnership with regional and international financial institutions. This funding strengthens our ability to implement our future strategy by expanding financing for all green projects, including the support to small and medium-sized enterprises (SME's), in line with the Kingdom's sustainable economic development goals.

With Capital Bank's continued regional expansion, the Board of Directors remains committed to strengthening governance and sustainability standards as the guiding framework for the group's operations, alongside ongoing investment in developing



capabilities and systems and enhancing corporate awareness. This commitment underpins responsible growth, sound risk management and the creation of long-term value for all stakeholders.

Adherence to robust governance remains a cornerstone of our operations. By integrating environmental, social and governance (ESG) principles into our risk management and credit decision-making processes, we enhance transparency and accountability while reinforcing the group's long-term institutional resilience.

Our continued commitment to integrating ESG considerations reflects a strategic approach aimed at safeguarding the interests of our shareholders while creating sustainable, long-term value for our shareholders, customers and our nation, all of which deserve our very best.

Chairman of Capital Bank Group
Bassem Khalil Al Salem



03.

MESSAGE FROM THE CEO

Sustainability at Capital Bank: From Strategic Planning to Everyday Practice

Our journey at Capital Bank has witnessed a significant evolution in the concept of sustainability, transforming it into a core pillar that guides decision making and reinforces the institutional approach across our Group. We firmly believe that sustainable success goes beyond the achievements of today. True growth is measured by our ability to sustain progress over time while contributing to a healthy environment and a resilient society.

Recognizing that sustainability is an ongoing journey, our focus during the past period has been on translating governance, environmental, and social principles into tangible actions and practical applications across the Group. We have systematically integrated these principles into the core of our strategic planning and operational processes in accordance with the regulations and instructions of the Central Bank of Jordan, the sustainability guidelines of the Amman Stock Exchange, and the standards of the Global Reporting Initiative (GRI). This alignment ensures a high level of compliance and transparency in measuring our performance and reinforces the effective institutional implementation of these principles.

Our commitment to local impact is reflected in our credit policies. We have implemented an Environmental and Social Management System (ESMS) as an integral part of our credit decisions, ensuring that financing activities are directed toward sustainable and responsible projects. This strengthens our ability to manage long-term risks and safeguard value for shareholders and the community. We have also continued to play a vital role in promoting financial inclusion and expanding access to financial services for small and medium-sized enterprises (SMEs), in line with the National Financial Inclusion Strategy (2023-2028), by providing facilities totaling JOD 213 million to support their growth and enhance their contribution to the national economy.

In our internal operations, 87% of the Bank's procurement expenditures was directed towards local suppliers, underscoring our commitment to supporting national value chains and strengthening the competitiveness of Jordanian companies. These efforts are complemented by our comprehensive digital transformation journey, which has resulted in a 99% digital channel penetration rate. This figure is not merely a technical indicator; it is also a significant environmental one. It reflects reduced customer travel, decreased paper and resource consumption, and increased reliance on low-carbon operations, while also providing a seamless and modern banking experience.

We firmly believe that technology alone is not enough, and that our human capital is our most valuable asset and the foundation of our sustainable success. Accordingly, we have continued to invest in structured training programs to raise awareness of sustainability concepts, alongside leadership development programs in collaboration with leading global institutions. We also joined the UN Women's Empowerment Principles (UN WEPs) to promote gender equality and women's empowerment.

The progress achieved during 2025 is the result of the collective efforts of our employees and partners. In the coming phase, we will continue to focus on translating our commitments into tangible and measurable outcomes that truly reflect our responsibility to the economy and society, while supporting responsible and sustainable growth worthy Capital Bank's stature.

CEO of Capital Bank
Tamer Ghazaleh





04

EXECUTIVE SUMMARY

2025 ESG HIGHLIGHTS: STRONGER GOVERNANCE, MEASURABLE FOOTPRINT ACTION, AND EXPANDED SUSTAINABLE FINANCE

In 2025, Capital Bank advanced ESG integration across governance and lending, expanded sustainable finance, and progressed operational footprint initiatives aligned with national priorities and best practice reporting standards.



ENVIRONMENTAL

80%

Fleet transitioned to hybrid/electric



SOCIAL

Customer
96%
Satisfaction

Community
2.5 million
Invested in CSR

Employee
28,000+ hours
Invested in training and development.



GOVERNANCE

ESMS

Applied across lending to manage ESG risks
with board-level oversight and monitoring in place



ECONOMIC / SUSTAINABLE FINANCE

USD 155 million

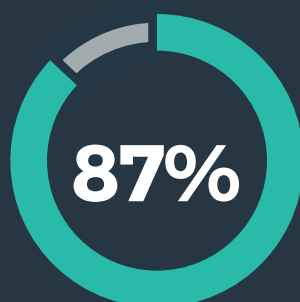
Green Subordinated Loan secured



IMPACT HIGHLIGHTS

JOD
213.7m

**SME Financing
Supported**



**Local Procurement
Spend**

JOD
41.7m

**Green Loans
Disbursed**



2026 PRIORITIES

1. Strengthen ESG risk integration and data consistency across lending and operations
2. Scale green and inclusion-linked financing products and reporting coverage
3. Continue operational footprint initiatives and progress toward LEED Gold readiness





05

ABOUT CAPITAL BANK

Capital Bank of Jordan is headquartered in Amman, with a growing presence across Jordan, Iraq (through majority-owned NBI), and Saudi Arabia, and an investment services presence in the UAE through Capital Investments (DIFC).

As of 31 December 2025, the Group manages total assets of JOD 8.7 billion and total equity of JOD 989 million.



JOD 8.7 Billion

Total Assets



JOD 989 Million

Total Equity



OPERATING FOOTPRINT

Capital Bank Group branches and presence in the MENA region



34

Jordan



41

Iraq (NBI)



1

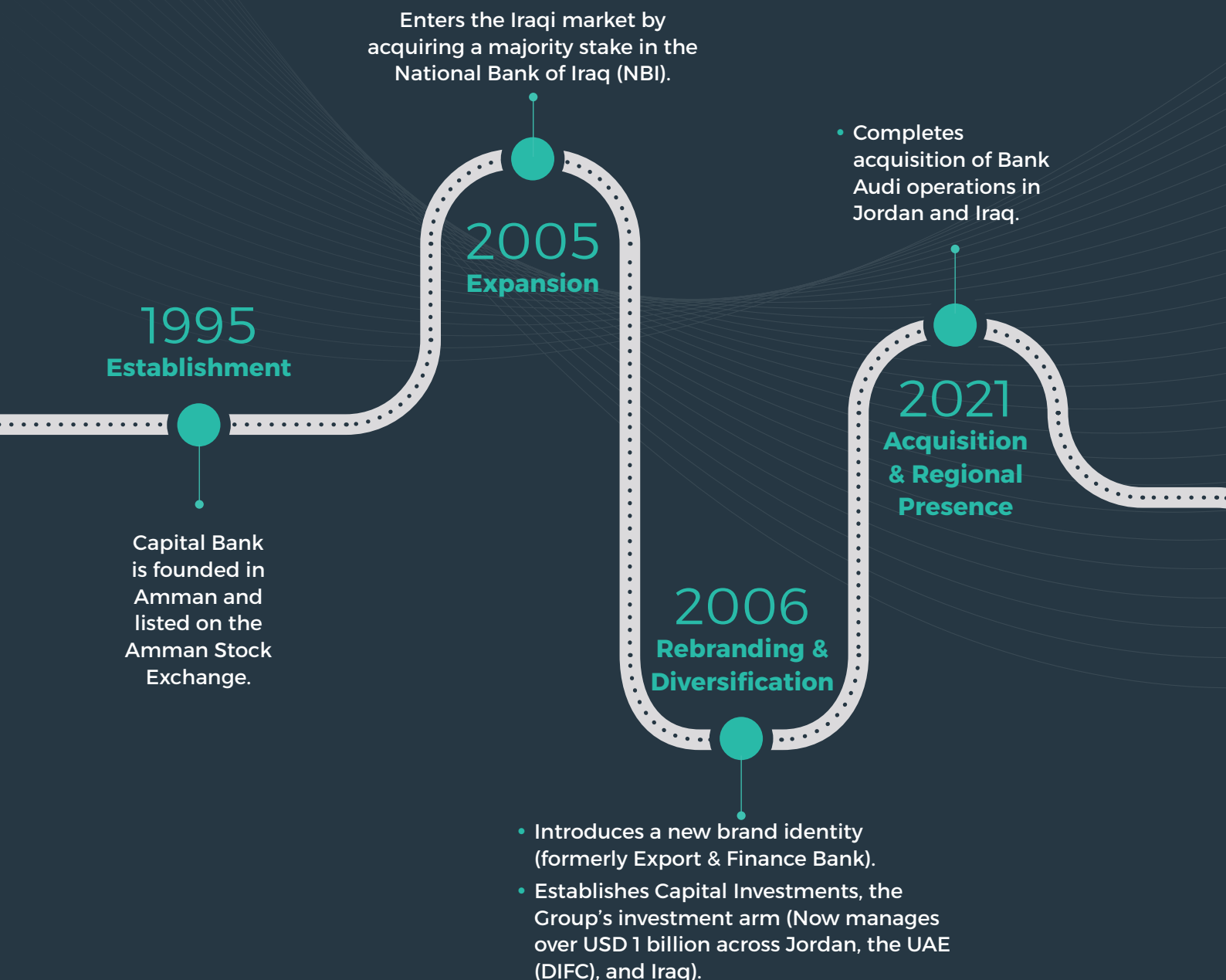
Saudi Arabia (NBI)



30 YEARS OF MILESTONES AND STRATEGIC TRANSFORMATION

In the past 30 years, Capital Bank Group has evolved from a local institution into a regional financial group, driven by continuous transformation, disciplined growth, and a clear strategic vision. The Group's milestones reflect its ability to adapt, modernize, and build long-term resilience.

With an expanded regional footprint, enhanced digital capabilities, and strengthened partnerships, Capital Bank is positioned to navigate challenges, capture new opportunities, and move forward with purpose and confidence.



2024

Credit Rating Upgrade & Industry Recognition

- Moody's upgrades Capital Bank's rating from B1 to Ba3 (the Bank's first long-term rating upgrade in over 20 years).
- Major industry awards:
 1. Best Digital Bank in Jordan – Euromoney
 2. Best Mobile Banking App – International Business Magazine
 3. Best Cash Management Bank – The Digital Banker

- Launches Blink, the Group's all-digital bank.
- Issues Jordan's first USD 100 million perpetual Tier 1 bonds, listed on Nasdaq Dubai.
- The Saudi Public Investment Fund (PIF) becomes a strategic investor (approx. 24%).
- Completes acquisition and merger of Société Générale de Banque Jordanie.
- Group assets increase by 45%, reaching JOD 6 billion.

2023 Transformation

- Launches Group-wide transformation program focused on digitalization and operational excellence.
- NBI opens a branch in Saudi Arabia, becoming the first Iraqi bank to operate in the Kingdom.
- Ranked among the Top 50 Banks in the Middle East by Forbes.
- Expands leasing operations in Jordan and Iraq.

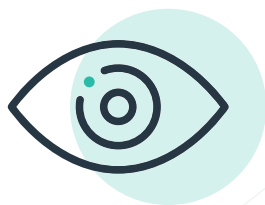
2025 Sustained Momentum

- 201 million JOD in net profit.
- Total assets reach JOD 8.7 billion; deposits reach JOD 5.9 billion.
- Receives several regional and global awards (see page 55).
- Group intensifies focus on:
 1. Digital transformation and AI
 2. Cybersecurity and IT infrastructure
 3. Financial inclusion under Jordan's Economic Modernization Plan
 4. ESG practices and green financing
 5. Corporate culture, risk management, and employee wellbeing

2022 Growth



VISION, MISSION AND STRATEGIC PILLARS



Our Vision

To be one of the leading banks in the region, placing our customers and people at the heart of our journey and enabling them to make informed life decisions.



Our Mission

To simplify daily banking and support economic prosperity through digitization, innovation and personalized customer experience.



Strategic Pillars

The strategic pillars define the foundation of CBoJ's long-term growth and guide how we deliver value to our stakeholders. They translate our vision and mission into clear priorities that shape business decisions and sustainability outcomes.

Operational Excellence	Customer Centricity	Sustainable Growth	Our People
Enhance our digital capabilities and continue our digital transformation journey through continuous innovation while building an efficient future-ready infrastructure.	Expand into a holistic value proposition that meets the banking and investment needs of our clients and revolves around service excellence and elevated customer experience.	Grow the Group's regional footprint, promote cross-border banking, diversify sources of revenue and optimize risk management framework to create sustainable and profitable growth that maximizes shareholders' value.	Invest in our strongest asset; our people, through creating an inspiring workplace culture focused on the continuous building of capabilities.

OUR VALUES



Customer Experience **Ready to Serve You First**

Clients are at the heart of all we do. We make every decision and measure every outcome based on how well it serves our customers. We Listen to our customers and strive to create an experience catered to their individual and unique needs through offering dynamic and personalized treatment.



People **Ready to Invest in Our People, Our Greatest Capital**

People are the cornerstone of everything we do. The strength of Capital Group lies in the strength of our people. We invest in our people to maximize their potential and excel as leaders. We care for each other; and we create a work environment that enables employees to have both pride & enthusiasm towards the impact they are creating



Ambition **Ready to Dream Big**

Acknowledge that the path to success is a continuous learning journey. Our shared and common drive towards growth and achievement makes us vibrate at a higher frequency with contagious enthusiasm towards accomplishment. We focus on solutions, and we arrive everyday inspired to make the impact through our talent, passion and hard work.



Integrity

Ready to Do the Right Thing

We are honest, transparent and committed to do what is best for our partners. We openly collaborate in pursuit of the truth. When choosing between what is right and what is easy, we always choose what is right. Our ethical accountability is our corporate identity.



Innovation

Ready to Embrace the Journey

At Capital Bank, we are resilient, and our strong foundation empowers us to approach everyday with curiosity, to seek out challenges by turning them into innovative opportunities that paves the way for constant growth. We adopt, adapt and act quickly.



Accountability

Ready to Own It

Take the responsibility for outcomes and are empowered to make the decisions that will lead to those outcomes. We use our critical thinking capabilities and learnings from the past to take initiatives that allow us to collaboratively reach excellence.

MEMBERSHIPS & ASSOCIATIONS



غرفة تجارة الأردن
JORDAN CHAMBER OF COMMERCE



الاتحاد الدولي للمصرفيين العرب
World Union of Arab Bankers



Institute of Banking Studies
معهد الدراسات المصرفية



جمعية المصدرين الأردنيين
Jordan Exporters Association



جمعية البنوك في الأردن
Association of Banks in Jordan



الاتحاد المصرفي للعرب
Union of Arab Banks



The American Chamber
of Commerce in Jordan

جمعية رجال الأعمال الأردنيين
Jordanian Businessmen Association



AWARDS & RECOGNITIONS

Capital Bank's achievements have earned distinguished recognition across the global financial industry. These awards reflect the group's unwavering dedication to innovation, service quality, and its position as one of the region's most forward-looking banking institutions.



- **Deal of the Year Award - (London)**

Recognized for leadership in sustainable finance and ESG integration - This remarks a second consecutive recognition following the 2024 Most Active Issuing Bank in Trade Finance. *(See page 41 for more details).*



- **Best Bank for Cash Management in Jordan**

Recognized for leadership in innovative cash management solutions, highlighting tailored products that support corporate clients in liquidity management, cash flow optimization, and international transactions.



- **Best Bank Jordan 2025**

Recognized for commitment to delivering innovative and comprehensive financial solutions. *(See page 53 for more details).*



- **Best Banking App Jordan 2025**

Recognized for commitment to innovative, secure, and user-friendly mobile banking solutions.



- **Best Mobile Banking App in Jordan**

Recognized for the second consecutive year. *(See page 53 for our information on our digital offering and banking apps).*



- **Best Wealth Management Services in Jordan 2025**

Recognized for exceptional track record in providing personalized, innovative wealth management solutions tailored to the unique needs of clients.



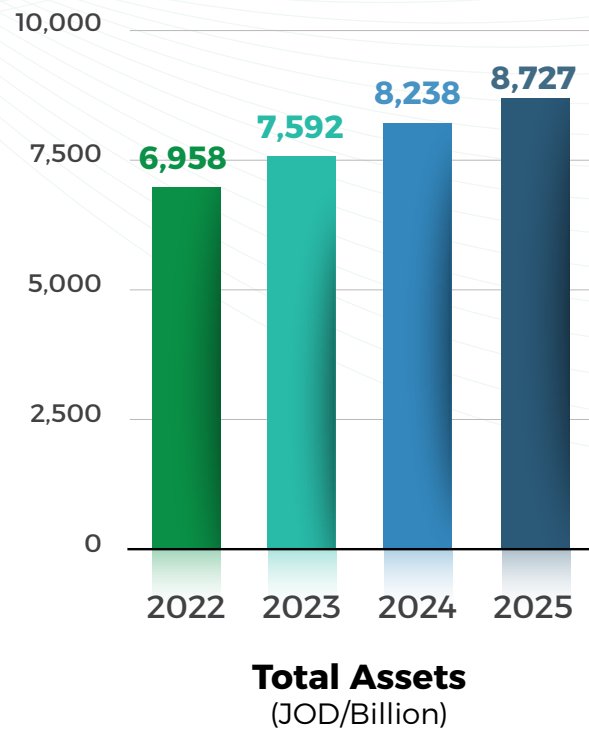
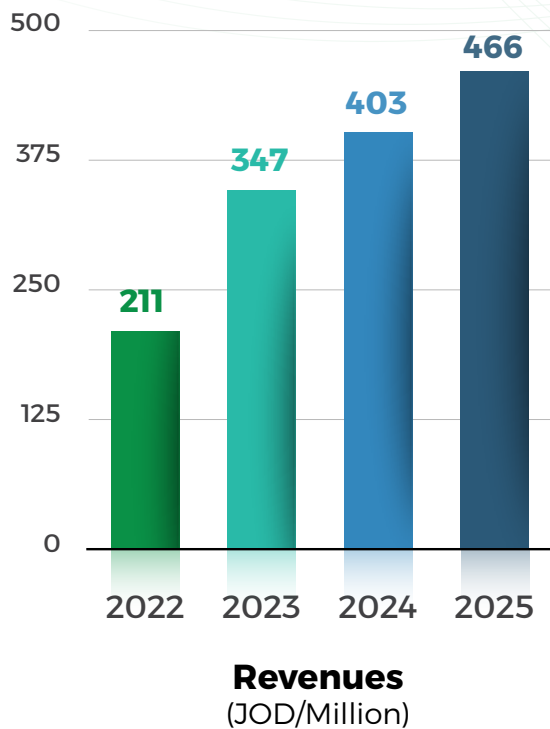
- **Excellence in Data and AI Application Award**

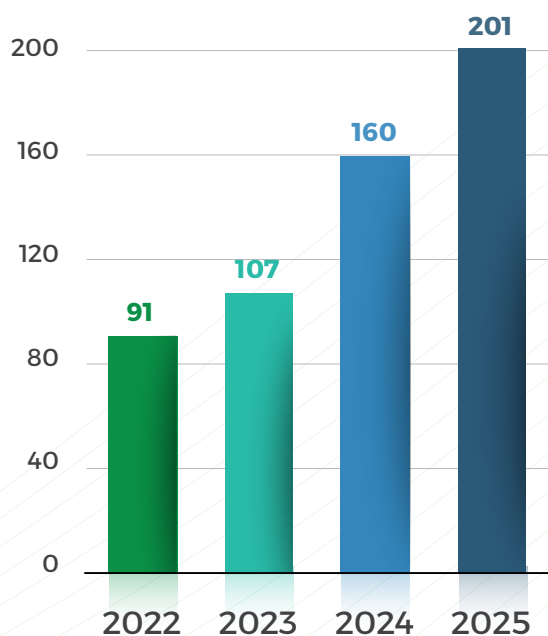
Recognized for strategic use of AI and data analytics to drive innovation, enhance customer experience, and improve operational efficiency. *(See page 53 for more information).*



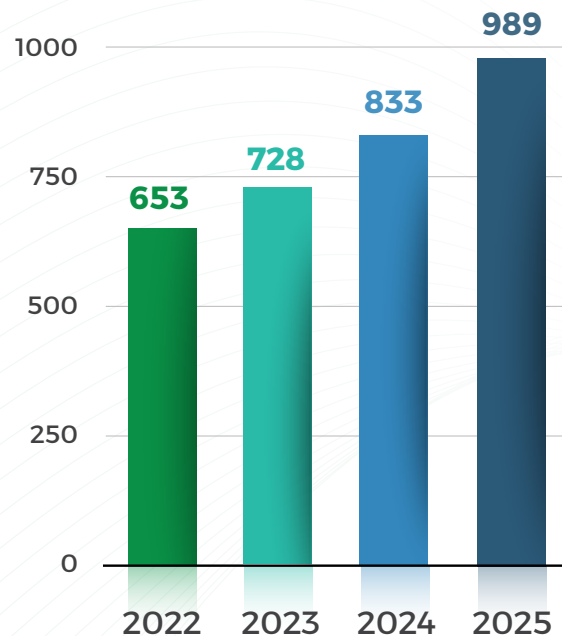
FINANCIAL & ECONOMIC PERFORMANCE

CBoJ continued to strengthen its financial position in 2025 through disciplined growth, prudent risk management, and regional expansion, supporting long-term value creation for customers and shareholders.

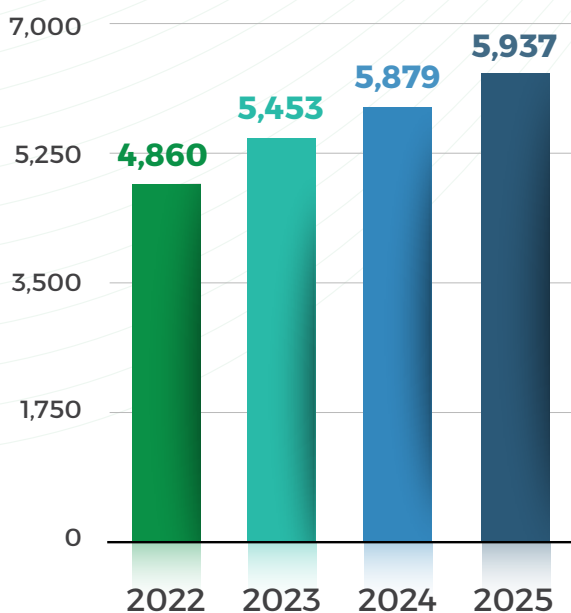




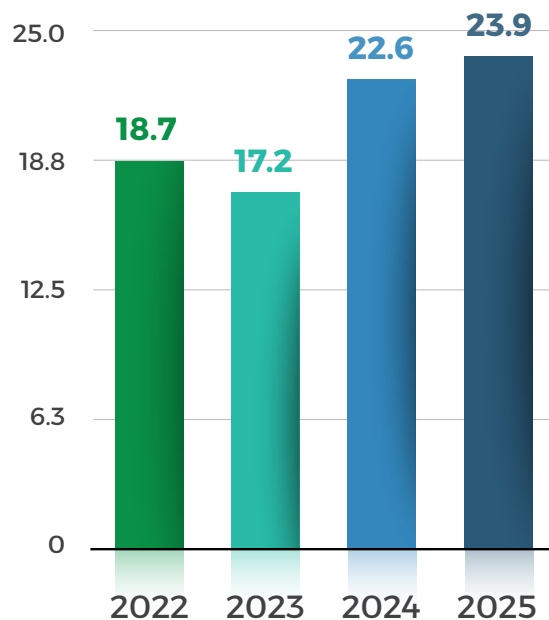
Net Profit
(JOD/Million)



Total Equity
(JOD/Million)



Customer Deposits
(JOD/Billion)



Return on Equity Ratio
(%)

SUSTAINABILITY ALIGNMENT

Capital Bank's sustainability framework defines how Environmental, Social, and Governance (ESG) principles are embedded across its business model, governance systems, and decision-making processes. The framework ensures that sustainability is integrated into the Bank's strategy, operations, and culture, enabling responsible growth that delivers long-term value for stakeholders and supports national and global development goals.

Our approach is grounded in **accountability, transparency, and impact**, aligning with both national priorities and international standards that guide sustainable finance and responsible banking practices.

National frameworks:

- Amman Stock Exchange (ASE) Sustainability Reporting Guidance
- Central Bank of Jordan's Green Finance Strategy
- National directives on environmental and social risk management

International standards:

- Global Reporting Initiative (GRI) Standards
- United Nations Sustainable Development Goals (SDGs)
- Paris Agreement on Climate Change

Operationalization of the Framework

The sustainability framework is implemented through clear governance structures, dedicated policies, and performance mechanisms across the Group. Oversight of ESG matters rests with the Board of Directors and is delegated through specialized committees and executive management to ensure consistent implementation across all business units. ESG considerations are integrated into capital allocation decisions, lending and investment policies, operational processes, and capacity-building programs, reinforcing accountability and alignment with the Bank's sustainability aspirations.

See details on sustainability governance in [section 10, page 88](#).



STAKEHOLDER ENGAGEMENT

Capital Bank is committed to maintaining transparent, proactive, and meaningful engagement with all stakeholders. We periodically review and update our ESG policy documents to reflect evolving laws, regulations, objectives, and strategies. Any updates or changes to expectations are promptly communicated to relevant internal and external stakeholders to ensure alignment and accountability. We also strive to foster an inclusive, ethical, and collaborative workplace that values diversity, equity, and inclusion. Beyond the internal culture, the Bank actively engages with local communities to strengthen relationships, support social development, and promote shared value creation

MATERIALITY

Capital Bank's material topics define the ESG issues most relevant to its business operations, stakeholders, and broader economic, social, and environmental impact. These topics guide the Bank's sustainability strategy, performance management, and disclosure priorities.

To support alignment and transparency, the Bank's reporting continues to reference established sustainability reporting standards and local guidance, ensuring that disclosures remain clear, comparable, and decision-useful.

In parallel, **climate-related risks and opportunities** were identified and analyzed under the Bank's developing **Climate Disclosures Report**, which will expand upon the existing material topics. This work will provide a deeper understanding of the Bank's exposure to climate-related impacts, financial risks, and transition opportunities, further enhancing alignment with global sustainability and disclosure standards.



Pillar 1 **Environmental**



Climate
Action and
Protecting the
Environment

We dedicate ourselves to preserving the environment and addressing climate challenges by actively minimizing our impact and promoting sustainable practices for a cleaner future.

- 1 Climate change and decarbonization
- 2 Environmental management
- 3 Sustainable lending and investing

Pillar 2 **Social**



Creating
Value for Our
People and
Communities

We foster a flourishing ecosystem that supports growth and development for our employees, customers, and communities, guaranteeing equal opportunities and promoting financial wellbeing.

- 4 Gender Equality and Workforce Development and Wellbeing
- 5 Local Communities
- 6 Financial Inclusion and Literacy
- 7 SME Growth
- 8 Customer Experience and Satisfaction

Pillar 3 **Governance**



Implementing
Robust and
Responsible
Corporate
Governance

We uphold the highest standards of integrity, accountability, and transparency, while adopting innovative technologies and methodologies to ensure responsible and sustainable decision-making processes.

- 9 Data Security
- 10 Innovation and Digitization
- 11 Incorporation of ESG Factors in Credit Analysis
- 12 Compliance and Ethical Conduct







06

**CREATING VALUE
THROUGH
OUR BANKING
OPERATIONS**

We strive to create economic, social, and environmental value through responsible and inclusive banking practices.

Across our institutional, SME, and retail segments, we aim to expand access to finance, improve customer resilience, and support Jordan's national development priorities. Our approach integrates ESG considerations into lending, advisory, and product design, ensuring that our operations contribute to long-term sustainability outcomes.

EMPOWERING BUSINESS GROWTH

Capital Bank supports corporate and SME clients through responsible lending policies aligned with national regulations and sustainability principles. The Bank applies its Social and Environmental Management System (SEMS) to integrate environmental, social, financial, and inclusion considerations into lending decisions. SEMS aligns with the Central Bank of Jordan (CBJ) directives encouraging the integration of ESG and financial inclusion into financing practices, particularly for SMEs and priority sectors.

**JOD 213.7
Million**

reached in
SME lending,
representing 8.54%
of the Bank's total
lending portfolio.

We collaborate with development funds, international partners, and guarantee schemes to expand access to finance and reduce risk exposure, especially for small businesses with limited collateral.

Access-to-Finance Programs

Capital Bank actively participates in pioneering SME support initiatives led by the Central Bank of Jordan and international development partners, championing economic growth and inclusive opportunity. Our support focuses on:

- Women- and youth-led enterprises
- Green and environmentally sustainable projects
- Innovation and technical upgrading
- Businesses in underserved geographic areas

Lending Criteria & Transparency

Our lending approach is designed to be clear, fair, and transparent, giving SMEs confidence in the process. We follow the Central Bank of Jordan's eligibility and risk assessment guidelines while also implementing additional measures to make financing more accessible.

***Empowering
businesses
that drive
Jordan's future***

- Utilization of low-cost funding channels for re-lending at lower interest rates.
- Use of risk-sharing guarantee mechanisms to ease collateral requirements.
- Advisory support from Relationship Managers to help SMEs strengthen financial practices.

SMEs in the Jordanian Economy: Structural Realities and the Role of Financial Institutions

Small and medium-sized enterprises (SMEs) constitute the largest share of registered businesses in Jordan, giving the sector significant economic relevance in terms of employment, value creation, and market dynamism. At the same time, the structural characteristics of many SMEs create practical constraints that can limit their effective access to formal financial products and support mechanisms, making financial inclusion and access to finance a relevant theme for the SME segment.

Key challenges commonly observed across the sector include:

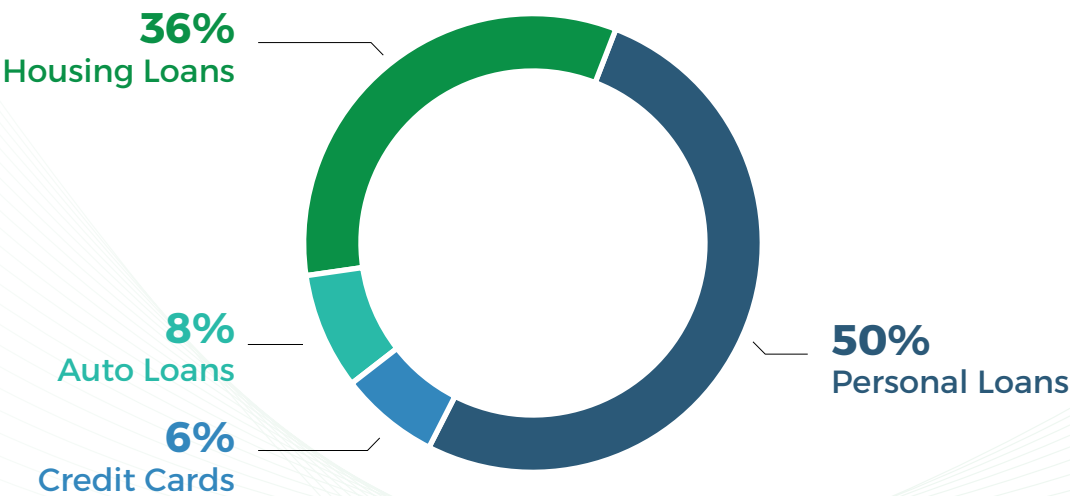
- **Gaps in financial literacy and organizational capacity**, especially SMEs with limited internal structures for budgeting, cash-flow planning, and financial reporting.
- **Limited uptake of technical assistance and incentive programs**, often reflecting capacity constraints or reluctance among SME owners to engage with structured support initiatives.
- **Collateral constraints**, which remain a core barrier to credit access for otherwise viable SMEs.

Capital Bank's approach to SME financing is framed around recognizing these challenges as structural characteristics of the SME segment, rather than treating them as isolated or exceptional credit risk factors. This framing informs how SME relationships are assessed and managed within the Bank's existing frameworks. More broadly, some of these challenges are addressed through guarantee arrangements and risk-sharing mechanisms available to eligible borrowers, supporting financial inclusion and access to finance where eligibility conditions are met.

EMPOWERING CUSTOMERS

Capital Bank provides responsible and transparent financial products that support wellbeing and sustained financial health. Our retail policies are updated regularly to align with regulatory requirements and customer needs. In 2025, multiple training sessions were delivered to branch and call center teams following policy updates and new product campaigns, ensuring consistent and accurate service delivery.

Our Retail Portfolio at a Glance



Financial Inclusion

Recognizing the critical role financial inclusion plays in empowering individuals and communities, we continue to invest in solutions that remove barriers, enhance accessibility, and promote long-term financial resilience, such as loans granted to women, youth, and low-income segments (below JOD 700).



**26% of
Retail Clients**

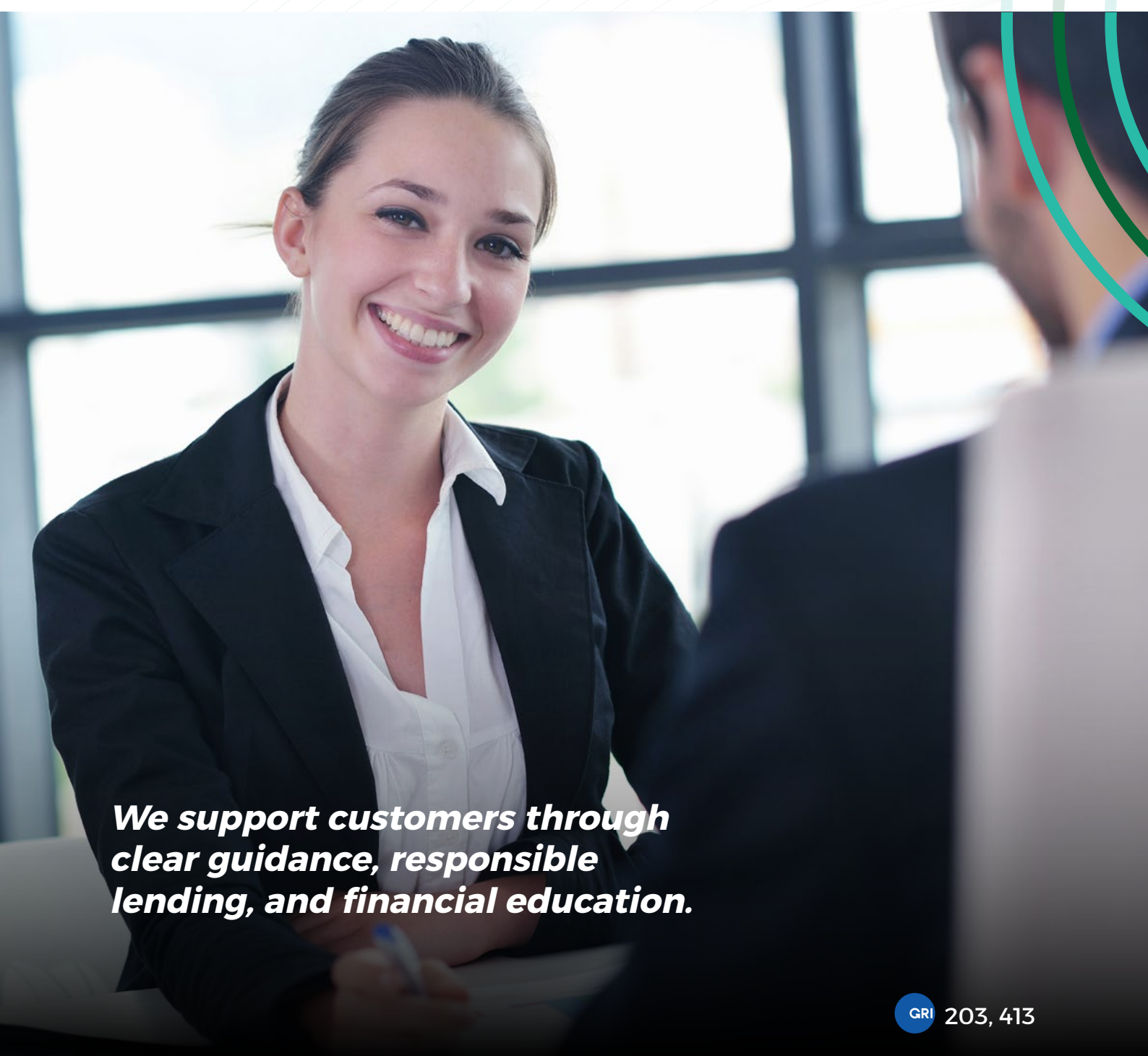
in 2025 benefited from financial inclusion products designed to expand access to essential financial services, promote economic stability, and support informed financial decision-making.

GRI 203, 413

Financial Literacy and Customer Transparency

Capital Bank is committed to clear, accessible communication that empowers customers to make confident financial decisions. All product terms and conditions are written in straightforward language, and our front-line teams are trained to:

- Clearly explain product features and responsibilities.
- Ensure customers fully understand fees, terms, and potential risks.
- Promote responsible borrowing and informed decision-making.



We support customers through clear guidance, responsible lending, and financial education.

GRI 203, 413

Case Study | Expanding Green Consumer Financing Through the Easy Payment Plan (EPP)

In 2025, Capital Bank expanded its green retail offering through the Easy Payment Plan (EPP), supporting customers in accessing selected eco-friendly products. The program is designed to make sustainable products more accessible by offering interest-free instalments and exclusive discounts, reducing upfront financial barriers for customers.

The EPP aligns with the Bank's commitment to promoting sustainable consumption patterns and enabling customers to transition toward lower-emission and resource-efficient lifestyles.

Program Expansion in 2025

In 2024, the EPP included only 3 eco-friendly merchants. **By 2025**, the Bank expanded the network to 25 merchants. This expansion broadened customer access to a more diverse range of sustainable products, including:

- Solar energy systems
- Energy-efficient home appliances
- Electric and hybrid vehicles
- Other sustainability-oriented products (e.g., water-efficient devices, insulation technologies).

***Making
sustainable
products
more
accessible***

This scaling reflects rising customer demand for responsible financing options and the Bank's intention to accelerate market adoption of sustainable solutions.



SUSTAINABLE FINANCE

Sustainable finance plays a crucial role in driving the transition toward a low-carbon economy and supporting projects that generate positive environmental and social impact. Capital Bank is committed to integrating sustainability considerations into its financing activities, ensuring that its lending supports responsible growth while aligning with national and international standards such as the Central Bank of Jordan and EU guidelines. Capital Bank's green portfolio growth is tracked as a KPI.

In 2025, Capital Bank has secured the following:

**JOD 3.4
Million**

green loan
approved to
grow the credit
portfolio of
green financing
programs*

**JOD 5.0
Million**

received through
Green Direct
Credit Facility for
Capital Leasing
from EBRD and
GEFF

JOD 41.7 Million

green loans disbursed



*Central Bank facilities / Energy sector financing



We remain committed to innovative financing solutions that help grow the green economy and enable small and medium-sized enterprises to achieve lasting success.

– Tamer Ghazaleh, CEO

USD 155 million Green Subordinated Loan Secured

Capital Bank has signed a USD 155 million Green Subordinated Loan (Tier 2), marking one of the largest facilities of its kind led by the European Bank for Reconstruction and Development (EBRD) alongside a consortium of prominent international and regional financial institutions. This 10-year facility demonstrates growing international confidence in Jordan's economy and underscores Capital Bank's ambitious growth strategy and solid financial position.

The facility qualifies as Tier 2 regulatory capital under the Central Bank of Jordan's Basel III-aligned regulations. The consortium, led by EBRD, includes ILX Fund, the OPEC Fund for International Development, the Arab Fund for Economic and Social Development, the Green for Growth Fund (GGF), and the SANAD Fund for MSMEs.

This financing enhances Capital Bank's capacity to support green projects, promotes sustainable economic growth, and strengthens funding for small and medium-sized enterprises, aligning with the Bank's ongoing commitment to sustainable development in Jordan.



European Bank for Reconstruction and Development

“Deal of the Year” Award

Capital Bank was awarded for outstanding efforts and leadership in sustainable finance, as well as our firm commitment to embedding sustainability practices into the overall banking strategy. The recognition highlights the bank’s key role in supporting sustainable projects and promoting responsible financing.

This was awarded by the European Bank for Reconstruction and Development (EBRD) during its 2025 Annual Meeting, held in London in May.

CLIMATE-ALIGNED AND TRADE-FINANCE PARTNERSHIPS THROUGH THE NATIONAL BANK OF IRAQ (NBI)

Capital Bank of Jordan holds a strategic majority shareholding in the National Bank of Iraq (NBI), one of Iraq's leading private commercial banks. In 2025, NBI entered into two development-finance partnerships that strengthen access to trade finance and enable lending to sectors with climate-mitigation and adaptation relevance in the Iraqi market.

Enabling climate-aligned lending through a portfolio guarantee

In November 2025, GuarantCo (part of the Private Infrastructure Development Group, PIDG) provided a partial guarantee for a USD 70 million NBI loan portfolio. The transaction provides capital relief that enables NBI to allocate lending toward sectors including green / EDGE-certified housing, manufacturing and agriculture.

More than 60% of the guaranteed capital within this portfolio will support projects that contribute to climate-mitigation outcomes and can be classified as climate finance. The transaction is aligned with UN Sustainable Development Goals (SDG) 8 - Decent Work and Economic Growth, and SDG 9 - Industry, Innovation and Infrastructure.





Enhancing access to trade finance for MSMEs

In December 2025, the European Bank for Reconstruction and Development (EBRD) launched a US\$100 million trade finance facility for NBI under the EBRD Trade Facilitation Programme, representing the EBRD's first investment in Iraq. The facility is designed to expand the availability of trade finance for import and export activities, with a particular focus on micro, small and medium-sized enterprises (MSMEs), and to support the participation of Iraqi businesses in regional and international trade flows.





07

**DIGITAL
TRANSFORMATION
& INNOVATION**



Our digital roadmap is centered on expanding secure, accessible, and customer-focused financial services.

A DIGITAL FUTURE

The Bank continues to introduce advanced technologies that enhance convenience, strengthen data protection, and broaden access to integrated financial solutions. Through innovations such as contactless payments, biometric authentication, and digital access to regional and global markets, Capital Bank is shaping a modern banking experience that is more seamless, personalized, and aligned with evolving customer expectations. These efforts reflect the Bank’s long-term commitment to remaining at the forefront of financial technology while ensuring that all customers benefit from a more efficient, inclusive, and resilient digital ecosystem.



Digital-Only Bank “Blink” Launched (2022)



Enabled Open Banking capabilities (2024)



99% Digital Channel Penetration (2025)



Zero Reported Data Breaches (2025)



End-to-End eKYC & Digital Onboarding



Smart POS Rollout for Merchants



Digital Statements, Receipt-Free ATMs & Upcoming eReceipts

Digitalization Strategy

Capital Bank's digital transformation strategy aims to deliver secure, inclusive, and high-quality digital financial services while preserving accessible support channels for customers who prefer in-person assistance.

The strategy is grounded in **customer centricity, operational efficiency, and strong data governance**, ensuring that digital progress is aligned with regulatory expectations and sustainability commitments.

To guide this transformation, the Bank follows a clear framework.

Digital Transformation is *Guided By:*

- **Central Bank of Jordan regulations**, including the Open Banking Framework and Cybersecurity Framework
- **International information security standards**, such as ISO 27001 and NIST 800
- **Capital Bank's Data Protection Policy** and broader information security governance requirements
- **ESG and financial inclusion commitments**, ensuring that digital expansion remains responsible, accessible, and aligned with societal needs

Digital Transformation is *Delivered Through:*

- **Expanding secure, user-friendly digital banking channels**, supporting everyday banking, investments, and self-service capabilities
- **Modernizing payments and service delivery** through innovative technologies, including contactless solutions, advanced authentication, and integrated digital journeys
- **Ensuring data privacy, cybersecurity, and regulatory compliance** across all digital platforms
- **Enabling equitable access** so that all customer segments—including those new to digital banking—can benefit from digital services
- **Leveraging open banking and strategic partnerships** to diversify offerings, enhance customer experience, and integrate with the broader financial ecosystem

CUSTOMER CENTRICITY & EXPERIENCE

Capital Bank's digital transformation places customer experience at the center of service design and supports our broader sustainability objective of improving access to transparent, reliable, and user-friendly financial services, focusing on enhancing the customer experience while driving efficiency. We are committed to continuously improving our services, aiming to exceed expectations with transparency and simplicity.

Digital onboarding and e-KYC have streamlined account opening, reduced manual steps, and improved processing accuracy. The mobile app now offers a more integrated view that integrates external assets, liabilities, and financial commitments, enabling customers to manage their financial position holistically and make more informed decisions.

We prioritize understanding our clients' needs, ensuring products and services are carefully aligned to deliver value.



To ensure continuous improvement, the Bank collects customer feedback through surveys, CRM analytics, digital channels, and interactions with Relationship Managers. Insights from these channels guide enhancements to product features, user experience, and service delivery across all digital platforms.



Inclusivity and accessibility

is central to our values. We ensure our services are accessible to clients with disabilities through branch and ATM design, Braille-compliant booklets, and awareness campaigns. These initiatives reflect our commitment to creating a welcoming and accommodating banking environment for all.



The Voice of Customer (VOC) program

enables us to capture and act on client feedback. In 2025, 13,844 customers participated via traditional and digital surveys. Insights gathered have contributed to improved performance metrics, including a Net Promoter Score of 66% and Customer Satisfaction of 96%. Detailed dashboards and monthly reports allow us to proactively address issues and continuously enhance services.



Communication and Transparency

are key to building trust. Standardized messaging across SMS and notifications ensures clarity, while personalized welcome letters provide new clients with a comprehensive introduction to their products, enhancing onboarding experiences.



Customer journey maps

have been expanded, adding touchpoints to create a seamless and engaging experience. Our Contact Center, supported by a Self-Service IVR system, empowers customers to complete transactions independently.



Ecosystem Development & Partnerships

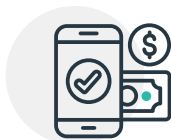
In 2024, the Bank became the first in Jordan to comply with the Central Bank of Jordan's Open Banking framework, enabling customers to control data access through an in-app consent management feature. This allows secure authorization for Payment Initiation Services (PIS) and Account Information Services (AIS) and supports greater transparency, customer empowerment, and financial interoperability.

Open Banking forms the regulatory foundation that enables Capital Bank to collaborate securely with fintechs, incubators, and regional financial institutions. By complying with the CBJ Open Banking Framework, Capital Bank unlocked new pathways for partnership-driven innovation.

Capital Bank continues to strengthen its digital ecosystem through regulatory alignment and strategic collaboration.

Alongside regulatory readiness, the Bank is expanding partnerships with local and regional banks, fintech companies, and innovation incubators. These collaborations help accelerate the development of new digital services, enhance customer value, and position Capital Bank as a regional leader in delivering open, interconnected financial solutions.

Capital Bank continued to enhance its digital payments ecosystem by introducing new features and strengthening existing digital services. Key developments include:



Digital activation and management of the Easy Payment Plan (EPP) through the mobile app, allowing customers to convert purchases into instalments seamlessly at an expanding network of merchants.



Ability to request credit card replacement and view digital card details directly in the app



Rollout of Smart POS devices, expanding merchant acceptance and supporting the shift toward non-cash transactions

Blink: Our Digital Bank

- Launched in February 2022, Blink is CBoJ's fully digital bank, designed to redefine consumer banking in Jordan through a seamless, user-centric platform that promotes financial inclusion by offering simple, transparent, and accessible financial solutions. Customer engagement with Blink continues to grow steadily, reflected in rising app logins and interactions that signal strong trust and satisfaction.
- Through end-to-end digital onboarding and eKYC, customers can instantly open full bank accounts with IBANs, access virtual and physical debit and credit cards for online and offline payments, manage their cards digitally, and perform money transfers and contactless payments through Apple Pay and eVouchers.
- Beyond banking, Blink has expanded its value proposition through strategic partnerships such as integrating with Royal Jordanian to allow customers to book flights directly from the app, as well as bringing added lifestyle benefits including promotions, discounts, and cashback offers.
- Enhanced app capabilities, including secure messaging, in-app notifications, and personalized financial dashboards, have strengthened relationships and improved the overall user experience. Continuous feedback gathered through digital surveys, CRM systems, and direct customer engagement ensures ongoing improvement and innovation tailored to evolving user needs.

Capital Bank App Awards



“Best Bank Jordan” and “Best Banking App in Jordan”

Capital Bank gained widespread recognition for its strategic focus on innovation and digital transformation. By offering smart, integrated financial solutions, the bank plays a key role in supporting the economy and serving a broad customer base, including individuals, corporations, and small to medium-sized enterprises. ‘Best Bank Jordan’ award, underscores the bank’s dedication to delivering innovative and comprehensive financial solutions, and ‘Best Banking App Jordan 2025’ award reflects the bank’s ongoing efforts to enhance its mobile banking platform and provide a seamless, secure, and user-friendly digital experience. Both awards were received from the international platform Global Financial Market Review (GFM).



“Best Mobile Banking App in Jordan”

Capital Bank was recognized for strong commitment to enhancing digital banking channels and delivering an exceptional user experience. This underscores the Bank’s ongoing efforts to innovate and improve its digital services, reflecting the bank’s focus on offering user-friendly, cutting-edge banking solutions that meet the evolving needs of customers in a digital-first world. This award was received for the second year in a row.



“Excellence in Data and AI Application” Award

Capital Bank was recognized for strong commitment to leveraging AI and data analytics to drive innovation in the banking sector, demonstrating its leadership in advancing technology-enabled financial services, and supported by its strategic investments in cutting-edge technologies that enhance customer experience and operational efficiency. This award was received at the 9th edition of the Middle East AI and Data Analytics Summit 2025, held in Dubai, United Arab Emirates.

DATA PRIVACY, CYBERSECURITY & TRUST

Capital Bank adheres to the Jordanian Data Protection Law (2023), the CBJ Cybersecurity Framework, ISO 27001, and NIST 800 standards. Data confidentiality, integrity, and availability are embedded across all operations.

In 2025,
we recorded:

ZERO



**Data security
complaints**



**Regulatory
complaints**



**Data leaks, thefts,
or losses**



**Affected account
holders**



**Breaches involving personally
identifiable information**

GRI 2, 418



Security Culture & Capacity Building

Capital Bank sustains a strong internal cybersecurity culture through the following, ensuring that we maintain a secure digital environment and continue to build customer trust as digital adoption grows.



Monthly cybersecurity and data protection campaigns



Mandatory induction and refresher training for employees



Specialized sessions for senior management and the Board

GRI 2, 418





08

**PEOPLE AND
COMMUNITIES**



OUR PEOPLE OUR GREATEST CAPITAL

At Capital Bank, we believe that our people are the foundation of our success, and we invest continuously in their growth through training and development programs, work-life balance initiatives, and a holistic well-being framework. Our commitment extends beyond the organization through community engagement and financial inclusion efforts that contribute to shared prosperity.

Employees are engaged under three contract types: unlimited, limited (project-based), and consultancy arrangements. The majority of employees are on unlimited contracts, supporting workforce stability.

98%
of workforce
covered by
unlimited
contracts



EMBRACING DIVERSITY

We foster a strong and continuously evolving culture of diversity, equity, and inclusion, ensuring that all employment conditions, policies, and practices prohibit discrimination on the basis of gender, ethnicity, religion, personal beliefs, or disability. Our recruitment approach is intentionally designed to attract qualified talent from diverse demographics and professional backgrounds. We actively monitor key diversity indicators, such as gender representation and age distribution, to sustain a workforce that reflects our values and the communities we serve. In addition, Capital Bank strongly supports women leadership and values the significant contributions of women across all levels of the organization, actively facilitating the career progression of female employees into executive and leadership roles.



EMPLOYEE WELLBEING

The Bank goes beyond statutory entitlements to support work-life balance through structured leaves, flexibility, and wellbeing support.

We ensure our people have the time and support they need to take care of their lives

The Bank also promotes employee wellbeing through partnerships with specialized providers, enabling the design and delivery of initiatives that support physical, mental, social, and emotional wellness. In 2024, we conducted a total of 42 wellbeing events, and during 2025 we have delivered a total of 22 events.

- 120 days paid maternity leave in addition to social-security entitlement.
- 10 days paternity leave.
- 30 days remote work for mothers with a newborn (until the age of one).
- 10 days remote work for male employees with a newborn (until the age of one).
- 14 days remote work for pregnant women.
- 14 days of care leave for first-degree family members.
- 5 days of care leave for second-degree family members.
- 7 days for education and marriage leave.
- Minimum five consecutive working days of annual leave.
- Flexible daily attendance (30-60 minutes flexibility)
- Compassionate leaves - 5 days for close relatives, 3 days for extended relatives.

BENEFITS & RETENTION

We are committed to recognizing and rewarding the talent within our organization. Each year, our talent-mapping exercise identifies a new group of high-potential employees who are selected for structured acceleration programs. These programs provide collaborative development opportunities, targeted incentives, and tailored support to help them grow, lead, and excel, such as:

Quarterly recognition initiatives, such as the

“Capital Stars” Program,

celebrate employees who exemplify Capital Bank’s core values.

During 2025

58 Employees

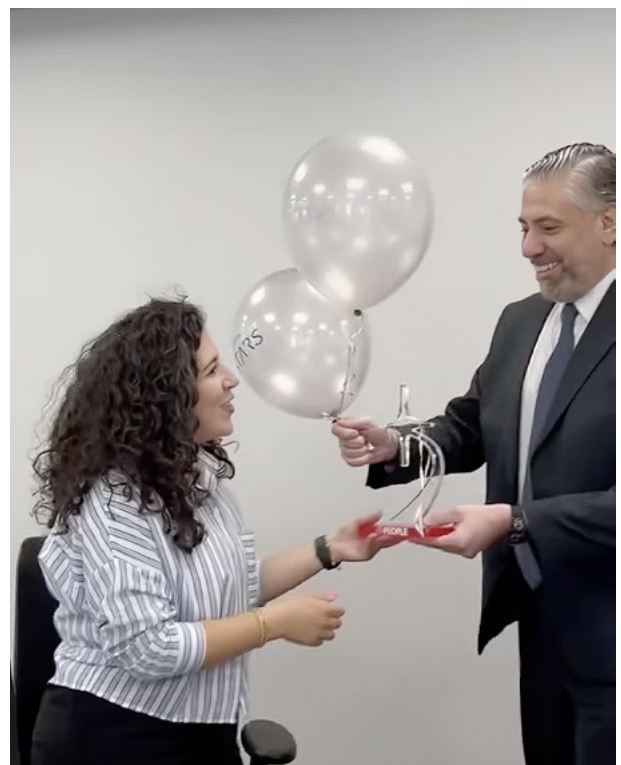
were awarded with Capital Stars.

Under the “Team Awards”, three teams were nominated, with a total of 39 employees.

Nominated high-potential employees are distributed into groups to collaborate on a strategic project, designed for real implementation within the bank, with

Monetary rewards

granted to the winning team.



Capital Bank supports employee wellbeing through enhanced benefits:

- Health and Cancer Insurance policies for employees and their families.
- Life Insurance coverage for employees.
- Wellness initiatives supporting physical, mental, social, and emotional wellbeing.

The bank also provides a range of allowances to support employees and their families

- Nursery allowances.
- Annual cash allowance to encourage the participation of employees and their families in social, educational, travel, leisure, sports or similar activities (For middle and senior management).

GRI 2-7, 401

Salary and Compensation

Capital Bank offers a compelling total reward value proposition to attract and retain talent, designed to guarantee market competitiveness and internal pay equity. The compensation structure includes base salary, variable pay, benefits, and job-related allowances including transportation.

Capital Bank also takes proactive steps to retain talent, adjusting salaries outside the annual review cycle for promotion, exceptional performance or market-driven cases; on average 15-17% of the workforce are retained each year through such practices.

GRI 401, 405

HEALTH, SAFETY, AND WORK ENVIRONMENT

Capital Bank maintains a certified and qualified Health and Safety team operating under an approved committee charter. The team ensures that all required safety equipment is available across the Bank's buildings and branches, and conducts regular inspections to confirm that fire alarm systems are functioning and fire extinguishers are properly placed and maintained. Annual fire-evacuation drills are carried out to test the effectiveness of emergency response plans and evacuation procedures. In addition, all new employees are assigned mandatory Health and Safety training through the Bank's e-learning platform.



ENGAGING THE TEAM

Capital Bank maintains a robust and transparent feedback culture, ensuring all employees can safely and confidentially raise concerns through formal Grievance and Whistleblowing Policies. These frameworks enable employees to

report any issue that may impact their work environment, well-being, employment conditions, or legal rights, including

matters related to discrimination, harassment, favoritism, fraud, bribery, health and safety.

To complement these formal channels, the Bank has introduced several employee engagement initiatives designed to promote open dialogue and trust.

Creating a culture built on listening - Because your voice matters.

“Dardesh”

Dardesh sessions are held across all departments, providing employees with the opportunity to share ideas and concerns directly with their department heads in an open, informal setting.

“Thursdays with Tamer”

Employees are selected at random, twice a month, to meet with the CEO for a candid one-hour discussion about workplace experiences, challenges, and suggestions for improvement.



TRAINING AND DEVELOPMENT

Capital Bank is committed to cultivating the growth and professional excellence of its employees through structured learning and development initiatives. In alignment with the Central Bank of Jordan's regulations, we provide mandatory compliance trainings as well as a comprehensive onboarding program for all new employees to ensure a consistent understanding of our policies, culture, and operational standards.

A quarterly training calendar is shared with all employees, offering access to a diverse range of programs covering technical, soft, and leadership skills, and leadership development is prioritized across all managerial levels. Notably, three cohorts of directors were sent to attend the Accelerated Development Program at the London Business School, while Chiefs and senior executives participated in prestigious international programs, including one at Harvard University and another at CoCrea in Switzerland.

This year, leadership programs were a key focus area, with their positive impact clearly reflected in the 360-degree feedback assessments conducted across the Bank.

GRI 205, 404

Training needs are systematically identified through an annual Training Needs Analysis, conducted in collaboration with department Chiefs, Directors, Heads, and employees. This analysis is integrated into employees' performance reviews to ensure that individual development goals align with organizational priorities. The identified needs are then incorporated into our annual Capability Building Plan, which strategically guides all training initiatives and is directly linked to the yearly training calendar.



Women Leadership Program launched for 16 emerging women leaders and enrolled two senior women executives in a program designed to enhance confidence and strategic leadership skills.



"Business Academy" and "AI Academy" introduced to nurture young talent, which equip fresh graduates with essential skills in the banking industry.



Internship programs and job shadowing providing students and recent graduates with practical exposure to the financial sector.



Diversity and Inclusion (D&I) training completed by 21 employees, aimed at fostering awareness of unconscious bias and promoting a more inclusive workplace culture.



ESG training - 10% of employees completed in-person; two training sessions completed by 17 employees from the legal department; 45% of the finance team completed a comprehensive training program on sustainable finance principles, ESG reporting, and the latest IFRS standards.



Ethics and compliance training completed by 100 % of employees. Conducted annually at all levels through our e-learning platform, including induction for new hires. The Board and senior management also attend face-to-face sessions to ensure leadership alignment with the Bank's standards.

OUR PURPOSE IS OUR COMMUNITIES

Capital Bank has established a structured corporate social responsibility (CSR) strategy centered on **key community support pillars: financial literacy, women's empowerment, entrepreneurship, environmental initiatives, and targeted philanthropic contributions.** This framework ensures that all community efforts are focused, impactful, and aligned with the Bank's broader commitment to sustainable development. Through this approach, the Bank aims to address the key challenges facing Jordanians by supporting initiatives that foster growth and enhance the wellbeing and resilience of the communities we serve.



JOD 2.5 million

invested in CSR
in 2025
155% Increase
from 2024

"155% Increase from 2024"



Financial Literacy

Addressing financial literacy with specialized programs for women and youth.



Entrepreneurship

Focusing on entrepreneurship brings numerous benefits that extend beyond the individual entrepreneur.



Women Empowerment

Encouraging women to have effective participation in the local economy.



Environmental

Supporting various initiatives by adopting clean and green practices as part of our sustainable performance.

Community Engagement & Volunteering

Capital Bank's community engagement efforts extend beyond financial contributions to include employee volunteerism, partnerships with NGOs and educational institutions, and collaborative programs aimed at creating long-term social impact.

Capital Bank supports a diverse range of causes through structured partnerships and community programs, with 30 active partnerships in 2025. All projects undergo an evaluation process to assess alignment with the CSR strategy, potential community impact, and available budget allocations. This ensures that resources are directed toward initiatives with measurable and meaningful outcomes.

Financial Awareness

- Partnering with Kun Being, a leading wellness platform, CBoJ implements initiatives aimed at improving financial literacy across diverse audiences, empowering individuals to make informed and confident financial decisions.

Education

- CBoJ supports access to higher education by covering tuition fees for university students in partnership with NGOs such as the Elia Nuqul Foundation and Aman Fund, as well as offering scholarships for employees' children.

Community Support and Wellbeing

- CBoJ actively contributes to initiatives that strengthen communities, supporting organizations including Tkiyet Um Ali, King Hussein Cancer Foundation, Seven Mountains Initiative, SOS Children's Villages, Bunayat Centre for special education and other programs that promote social welfare and community development.
- In support for people with disabilities, we have also sponsored specialized training workshop on podcast production at the Cultural Forum for the Blind, equipping 15 visually impaired young men and women with the technical skills and practical knowledge required to produce high-quality podcast content, including the use of AI to create and develop digital contents. Furthermore, in celebration of diversity and social inclusion, we sponsored an inclusive fashion Show "Spirit Wears Art", the first of its kind in Jordan and the region.

Environmental Causes

- CBoJ champions environmental sustainability through projects such as the EU-funded Green Links Project in Azraq and Zarqa in partnership with BDC, supporting the Arab Group for the Protection of Nature in local agricultural initiatives, and leading its own recycling program for water bottles in collaboration with Green Iris.



Employees are actively encouraged to participate in community programs, helping build an internal culture of responsibility and awareness while strengthening the Bank's connection to local communities.

- Tree planting campaigns and environmental projects
- Community building projects and engagement activities with underprivileged children
- Annual Ramadan campaign by Tkiyet Um Ali to package and distribute food parcels for 300 families.
- Various Ramadan activities hosting orphans and unprivileged children.



Impact that Matters

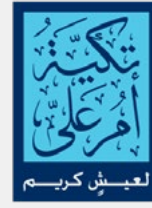
Capital Bank's programs have contributed to significant social outcomes. Our support for educational initiatives empowers students by providing access to learning opportunities, helping them build a foundation for their future and contributing to a skilled and educated workforce. In addition, our programs enhance community wellbeing through health initiatives, hunger alleviation, and the empowerment of youth and women. We also implement initiatives to promote financial literacy, equipping individuals with the knowledge and skills to make informed and confident financial decisions.

These initiatives have helped empower youth, enhance community wellbeing, strengthen educational access, and advance financial inclusion across Jordan.



**SOS CHILDREN'S
VILLAGES**
JORDAN

Supporting two houses at
SOS Village



TKIYET UM ALI
FOOD FOR LIFE

Supporting 300 families
through Tkiyet Um Ali



Launching a national
financial literacy course
with Edraak

BDC

Business Development Center
مركز تطوير الأعمال



Funded by
the European Union

Supporting the EU-funded "Green
Links Project" in Azraq and Zarqa
in partnership with BDC



Providing medical coverage for
30 children through Atfaluna for
three consecutive years



Supporting Orange Jordan's
"Inspiring Change" Award,
celebrating women leaders driving
sustainable digital innovations with
social and environmental impact





09

PRIORITIZING ENVIRONMENTAL MANAGEMENT



Capital Bank is committed to managing its operational environmental footprint responsibly and transparently. Consistent with GRI 302 (Energy), GRI 303 (Water), GRI 305 (Emissions), and GRI 306 (Waste), the Bank monitors resource consumption, implements efficiency measures, and advances operational practices that support national sustainability goals and the global transition to a low-carbon economy.

Environmental management across the Bank's facilities is guided by Capital Bank's ESG Policy, which outlines commitments to resource efficiency, emissions reduction, waste management, and compliance with national environmental laws. This policy forms the basis for how the Bank monitors, manages, and reports its operational environmental impacts.

ENVIRONMENTAL MANAGEMENT IN OUR OPERATIONS

Capital Bank integrates environmental considerations into daily operations through structured monitoring, efficiency improvements, and targeted initiatives aimed at reducing resource use and improving data accuracy.

Our Focus Areas



Our Initiatives

Free EV charging spaces are available at selected sites for employees, encouraging responsible mobility.

Digitalization efforts, including e-statements, receipt-free ATMs, and upcoming eReceipts for POS (launch planned Q1 2026), reduce paper usage.

Green fleet transition: 80% of the Bank's vehicles are now hybrid or electric.

72 kg of plastic was collected for recycling (60 kg bottles, 12 kg caps).

85% of paper, e-waste, and general waste was recycled

E-waste is disposed of responsibly through certified vendors.

37,430kg of paper collected and sold for recycling. Proceeds were used to purchase new A4 papers and donated to public schools.

10% of sites include water-saving devices such as sensor taps and dual-flush systems. In 2025, 8,474m³ of water was withdrawn.

How we monitor



Environmental performance is monitored using official electricity, water, and fuel invoices, supported by digital monitoring tools.



Cooling and heating consumption is tracked through centralized systems and verified via supplier documentation.



IT infrastructure efficiencies improve digital resource consumption and enhance data availability.



Environmental data is consolidated and reviewed to support reporting under GRI and national expectations.

Aiming for a LEED certification

Achieving LEED certification is a strategic priority for Capital Bank, reflecting its commitment to sustainable development, operational efficiency, and responsible resource management.

Capital Bank is currently actively working toward securing a LEED Gold certification for one of the HQ buildings. The project is already well underway, with major milestones completed, including securing the required budget, completing all necessary documentation and gap assessment, and finalizing the as-built drawings and preparatory materials.

Beyond aligning with global best practices in green building design, LEED directly supports the Bank's long-term environmental goals by reducing energy use, improving indoor environmental quality, and minimizing the overall environmental footprint of its facilities.



DIGITAL EFFICIENCY & IT INFRASTRUCTURE OPTIMIZATION

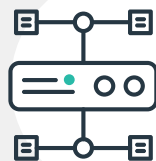
Improvements in the Bank's digital infrastructure help reduce energy consumption and increase operational resilience. These improvements contribute to lower electricity usage across data-dependent operations and strengthen the accuracy and reliability of environmental performance data. Enhancements include:

Achieving a 65% server utilization rate, reducing redundant server load.



Link Aggregation Control Protocol (LACP) deployed to improve network availability, reducing link-failure impact by up to 50%.

Clustered high-availability architecture implemented to reduce downtime and improve system efficiency.



Right-sizing over-provisioned servers, reducing hardware resource use by 20-30% and lowering energy consumption



SUSTAINABLE PROCUREMENT

Capital Bank places strong strategic value on responsible procurement, recognizing its importance not only to operational excellence but also to society, the economy, and community wellbeing.

Procurement plays a key role in strengthening local industries, empowering small and medium enterprises (SMEs), and fostering trust-based relationships with local vendors, partners, and donors. By sourcing locally, the Bank supports national economic resilience, stimulates job creation, and contributes to sustainable community development. This commitment is reflected in the consistent year-on-year increase in procurement spending directed toward local suppliers:



*Excluding one-time procurement



***Our suppliers are integral
to our ESG performance,
making it important to
understand their impact.***

Selecting high-quality, responsible suppliers ensures stronger alignment with the Bank's sustainability goals, enhances ethical and environmental performance across the value chain, and reduces operational and reputational risks. We ensure that all vendors are assessed for ESG and ethical standards during the onboarding process. This evaluation is conducted twice a year for existing vendors and prior to engaging any new vendor. The vendor onboarding form includes an ESG questionnaire, which feeds into an automated scoring system, providing a standardized ESG rating for each vendor based on their responses.

Procurement is closely aligned with national economic development priorities by adopting sourcing strategies and policies that intentionally support local industries, small and medium enterprises (SMEs), and key national initiatives. Through transparent and equitable procurement practices, the Bank fosters healthy competition while promoting local content, job creation, and innovation. This approach ensures that procurement decisions not only meet organizational needs efficiently and cost-effectively but also generate broader value by contributing to sustainable economic growth, strengthened local resilience, and long-term community development.



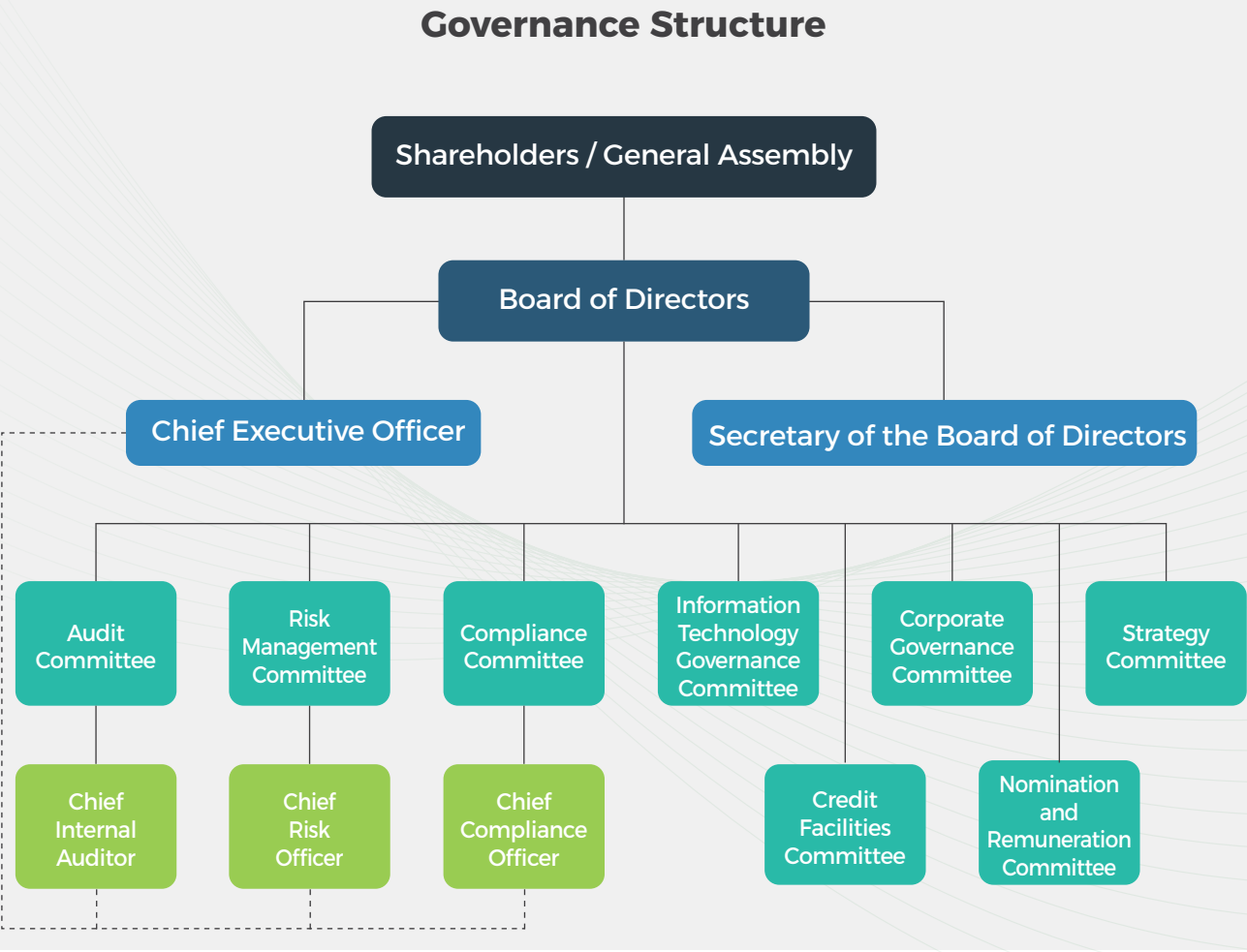


10

RESPONSIBLE GOVERNANCE

GOVERNANCE FRAMEWORK AND STRUCTURE

Capital Bank’s corporate governance framework is designed to ensure effective oversight, accountability, and transparency, while supporting the Bank’s long-term sustainability and compliance with applicable regulatory requirements. The framework safeguards the interests of shareholders, customers, employees, and other stakeholders.



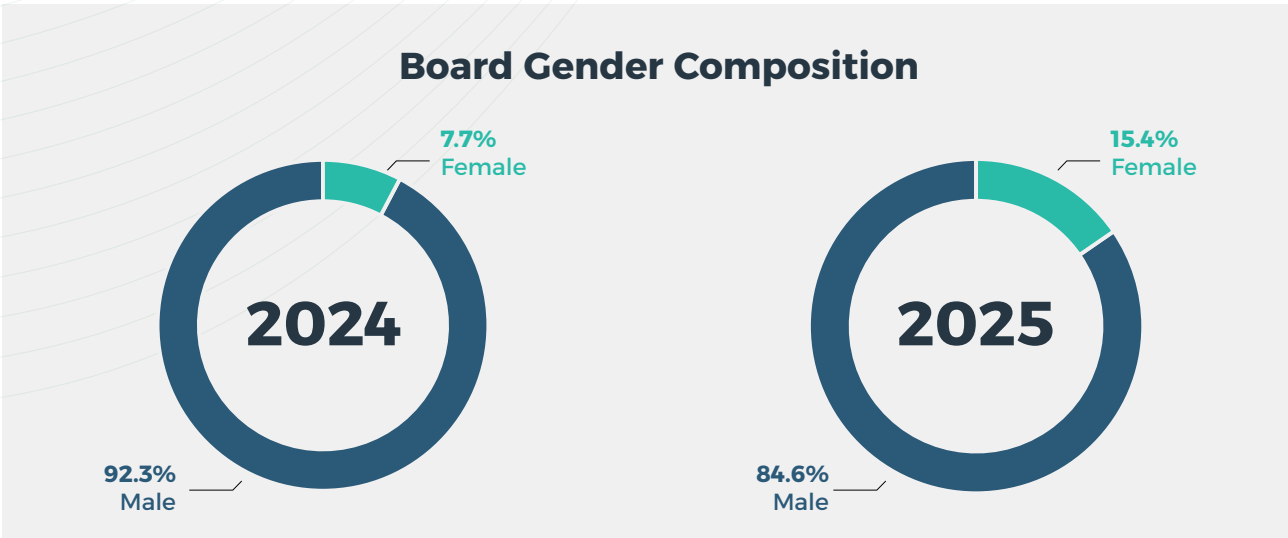
The governance structure operates through clearly defined layers of accountability. At the highest level are the Shareholders’ General Assembly, followed by the Board of Directors and its Board-level committees. Executive Management, led by the Chief Executive Officer, is responsible for implementing the Board’s strategic direction and overseeing day-to-day operations. Operational departments and functions execute activities in alignment with approved strategies, policies, and internal controls.



BOARD COMPOSITION, INDEPENDENCE, AND SUITABILITY

Capital Bank complies with the corporate governance instructions issued by the Central Bank of Jordan (CBJ), particularly with respect to Board composition, independence, and appointment. A formal Board suitability policy is in place to ensure that Board members collectively meet requirements related to integrity, competence, experience, and independence. This policy is reviewed periodically.

The Board of Directors comprises 13 members, of whom four are independent, representing 31% of Board membership. Female representation on the Board is 15.4%, while male directors account for 84.6% of Board membership. Board composition is reviewed periodically in accordance with applicable regulatory requirements and the Bank’s internal governance policies.



Upon appointment, Board members receive structured induction and ongoing development to ensure they are fully informed of their fiduciary duties, governance responsibilities, strategic objectives, risk profile, and the Bank’s operating and regulatory environment.



ROLE OF THE BOARD IN ESG OVERSIGHT

The Board of Directors holds ultimate responsibility for the oversight of the Bank's Environmental, Social, and Governance (ESG) framework, including the approval and periodic review of the ESG Policy. ESG oversight is supported through the Board's committee structure to ensure that ESG considerations are embedded across strategy, risk management, and decision-making processes.

Within their respective mandates, Board-level committees support effective ESG governance. The Board Risk Committee oversees ESG-related risks, including climate, environmental, social, and governance risks, and monitors their integration into the Bank's enterprise risk management and credit risk frameworks. The Audit Committee oversees the integrity, accuracy, and internal controls related to ESG disclosures and reporting. The Governance Committee ensures alignment of ESG policies, ethical standards, and accountability frameworks with corporate governance requirements and best practices. The Compliance Committee monitors adherence to applicable ESG-related laws, regulations, and internal policies. The Credit Committee incorporates ESG considerations into lending and investment decisions, while the Strategy Committee considers ESG-related risks and opportunities as part of long-term business planning.

The Board oversees ESG implementation through regular management reporting and reviews of annual and sustainability reports to ensure appropriate disclosure and regulatory compliance. The Board receives periodic updates from management and the internal ESG Committee on implementation progress, emerging risks, and opportunities. ESG topics are incorporated into Board discussions through standing agenda items, briefings, and awareness sessions.

EMBEDDING ESG WITHIN GOVERNANCE AND DECISION-MAKING

ESG considerations are incorporated into credit assessment and approval processes in accordance with internal policies and eligibility criteria. These considerations include environmental, labor and social, governance, and regulatory risk factors, which are assessed alongside traditional financial analysis, where relevant.

This process is supported by the Bank's Environmental and Social Management System (ESMS), which provides a structured approach for screening, categorizing, assessing, and monitoring financed activities in line with International requirements and applicable national environmental and social regulations. The ESMS supports risk identification and due diligence at the transaction level and informs ongoing monitoring of identified environmental and social risks.

Advancing Climate Risk Governance

Climate-related risk has been identified as an increasingly important risk for Capital Bank. The Bank has strengthened its governance arrangements to support effective oversight and management of climate-related risks in line with CBJ regulatory requirements.

The Board of Directors and the Board Risk Committee oversee the integration of climate considerations into the Bank's overall risk strategy, policies, and reporting. Under the oversight of the Chief Risk Officer, a dedicated Climate Risk Taskforce has been established to drive the adoption and implementation of a structured approach to managing climate risk. Given the evolving nature of climate risk and its relatively recent integration into the CBJ's regulatory framework, this transition is being implemented progressively to ensure its effectiveness.

ETHICS, INTEGRITY, AND COMPLIANCE

Capital Bank maintains a comprehensive suite of Policies and Procedures (P&P) that govern ethics, compliance, anti-money laundering (AML), sanctions, and regulatory obligations. Central to this framework is the Code of Conduct, which forms the foundation of the bank's corporate culture and serves as a daily guide for all employees. The Code establishes the ethical standards, principles, and behaviors expected across the organization and reinforces the Bank's commitment to integrity, ethical business practices, and responsible conduct. Compliance with the Code is mandatory, and any breaches are addressed promptly in accordance with established disciplinary procedures. The Code is regularly communicated and reinforced through training programs, workshops, and ongoing internal communications.



Confidentiality
and Privacy



Values and
Ethics



Anti-Money
Laundering



Business
Relationships



Environment,
Health & Safety



Conflict of
Interest



Equal Employment
Opportunities



Investigations and
Disclosure



Harassment

COMPLIANCE WITH LAWS AND REGULATIONS

The Bank's governance framework is designed to ensure compliance with applicable legal and regulatory requirements across all areas of operation, including environmental, social, labor, financial crime, and conduct-related obligations. Through the consistent application of policies, internal controls, and monitoring processes, we seek to maintain high standards of compliance and ethical behavior across all our activities.

WHISTLEBLOWING AND PROTECTED DISCLOSURES

Capital Bank operates a formal whistleblowing mechanism that enables employees and relevant external stakeholders to report suspected misconduct in a protected and confidential manner. Individuals who submit reports, as well as those who cooperate in investigations, are treated as protected whistleblowers. Retaliation, attempted retaliation, or threats of retaliation are strictly prohibited and subject to disciplinary action.

Upon receipt of a report, the Chief Compliance Officer conducts a preliminary assessment to determine whether the matter warrants formal investigation. Reports deemed unjustified are closed, while cases with reasonable grounds are escalated to the Whistle-blowing Committee for investigation. This committee is comprised of representatives from Compliance, Audit, Legal, and Human Resources Departments. Findings are reviewed by the Compliance Committee, and any corrective or disciplinary actions are implemented in line with internal policies and applicable laws. Whistleblowers receive acknowledgment and updates, subject to confidentiality requirements.







11

APPENDICES

ABBREVIATIONS

AI	Artificial Intelligence
AIS	Account Information Services
AML	Anti-Money Laundering
ASE	Amman Stock Exchange
ATM	Automated Teller Machine
BDC	Business Development Center
CBJ	Central Bank of Jordan
CBoJ	Capital Bank of Jordan
CRM	Customer Relationship Management
CSR	Corporate Social Responsibility
D&I	Diversity and Inclusion
DIFC	Dubai International Finance Center
EBRD	European Bank for Reconstruction and Development
eKYC	Electronic Know Your Customer
EPP	Easy Payment Plan
ESG	Environment, Social, Governance
EU	European Union
EV	Electric Vehicle
GFM	Global Financial Market
GEFF	Green Economy Financing Facility
GGF	Green Growth Fund
GJ	Gigajoule
GRI	Global Reporting Initiative
IBAN	International Bank Account Number
IFRS	International Financial Reporting Standards
ISO	International Organization for Standardization

IVR	Interactive Voice Response
JOD	Jordanian Dinars
KPI	Key Performance Indicator
kWh	Kilowatt-hour
L	Liter
LACP	Link Aggregation Control Protocol
LEED	Leadership in Energy and Environmental Design
MSME	Micro, Small, and Medium Enterprises
NBI	National Bank of Iraq
NGO	Non-Governmental Organization
NIST	National Institute of Standards and Technology
OPEC	Organization of the Petroleum Exporting Countries
P&P	Policies and Procedures
PIDG	Private Infrastructure Development Group
PIF	Public Investment Fund
PIS	Payment Initiation Services
POS	Point of Sale
SDG's	Sustainable Development Goals
SEMS	Social and Environmental Management System
SME	Small and Medium-sized Enterprise
SMS	Short Message Service
TCO _{2e}	Tonnes of Carbon Dioxide Equivalent
UAE	United Arab Emirates
USD	United States Dollars
VOC	Voice of Customer

PERFORMANCE TABLES

Environmental

Electricity Consumption in KWh

Electricity	2024	2025	Yearly Trend
Total Renewable Energy Consumption	3,952,365	4,490,020	
Standard Grid Electricity Consumption (After Net-metering)	1,068,042	453,691	
Total Electricity Consumption	5,020,407	4,943,711	

Heating and cooling consumption in kWh

Heating/Cooling	2024	2025	Yearly Trend
Heating	1,251,870	1,334,547	
Cooling	2,768,583	2,618,300	
Total Heating/cooling	4,020,453	3,952,847	

Fuel Consumption in L

Fuel Consumption	2024	2025	Yearly Trend
Gasoline Consumption	20,531	6,643	
Diesel Consumption	8,444	7,699	
Total Fuel Consumption	28,975	14,342	

Emission Indicators in TCo2e

Emissions Indicators	2024	2025	Yearly Trend
Total Scope 2 emissions	1,991	1,419	
Total Scope 1 emissions	71	36	
Total Emissions (Scope 1&2)	2,061	1,455	
Emissions intensity (TCo2e/Employee)	1.60	1.13	

Energy Indicators in GJ

Energy Indicators	2024	2025	Yearly Trend
Total Energy from Electricity	18,073	17,797	
Total Energy from Heating/Cooling	14,474	14,230	
Total Energy from Fuels	985	495	
Total Energy Consumption	33,532	32,523	
Energy Intensity (GJ/Employee)	26	25	

Social

The table below shows the breakdown of the number of employees within the bank.

Employees	2024	2025
Total number of employees	1,285	1,328
by gender	Male = 790, Female = 495	Male = 808, Female = 520
Total number of permanent employees	1,265	1,311
by gender	Male = 780, Female = 485	Male = 802, Female = 509
Total number of Temporary employees	20	17
by gender	Male = 10 Female = 10	Male = 6, Female = 11
Total number of part-time employees	0	0
by gender	0	0

The table below shows new hires and categorized by gender and age, offering valuable insights that inform our employment and support our corporate culture.

New Hires	2024	2025
Total number of new hires	163	283
Rate of new employee hires	13%	21%
By gender (Females)	51	108
By gender (Males)	112	175
By age (Under 30)	102	169
By age (Between 30 and 50)	59	114
By age (50+)	2	0

The following table provides a detailed breakdown of the percentage of employees in various segments, categorized by age, gender, and nationality:

Diversity Categories	2024	2025
Under 30		
Senior management	0%	0%
Middle management	0.23%	0.23%
Staff	26.4%	28.0%
Between 30-50		
Senior management	0.9%	0.8%
Middle management	18.5%	17.6%
Staff	49.8%	48.4%
50+		
Senior management	0.5%	0.4%
Middle management	1.1%	1.4%
Staff	2.6%	3.2%
Females		
Senior management	0.4%	0.4%
Middle management	6.8%	6.4%
Staff	31.3%	32.4%
Male		
Senior management	1.0%	0.8%
Middle management	13.0%	12.8%
Staff	47.5%	47.2%
Jordanian Nationals		
Senior management	1.4%	1.2%
Middle management	19.7%	19.1%
Staff	78.6%	79.4%
Non-Jordanians		
Senior management	0.00%	0.00%
Middle management	0.20%	0.15%
Staff	0.2%	0.15%

The table below shows the percentage of Individuals within the organization's leadership.

Percentage of Individuals within the Organization's Leadership	2024	2025
By gender (Females)	25%	31%
By gender (Males)	75%	69%
By age (Under 30)	0%	0%
By age (Between 30 and 50)	75%	72%
By age (50+)	25%	28%
By Nationality (Jordanian employees)	98%	97%
By Nationality (Non-Jordanian employees)	2%	3%

Parental Leave	2024	2025
Number of employees who are entitled to parental leave: By Gender (Females)	260	290
Number of employees who are entitled to parental leave: By Gender (Males)	477	479
Number of employees who took parental leave: By Gender (Females)	35	52
Number of employees who took parental leave: By Gender (Males)	51	51
Returnees from parental leave: By Gender (Females)	26	50
Returnees from parental leave: By Gender (Males)	51	51
Returnees from parental leave who were still working for the bank 12 months later: By Gender (Females)	25	30
Returnees from parental leave who were still working for the bank 12 months later: By Gender (Males)	35	46
Return to work rate of employees that took parental leave: By Gender (Females)	74%	96%
Return to work rate of employees that took parental leave: By Gender (Males)	100%	100%
Retention rate of employees one year after returning from maternity leave: By Gender (Females)	71%	86%
Retention rate of employees one year after returning from maternity leave: By Gender (Males)	69%	90%

The table below shows turnover rates that are critical in maintaining a stable and satisfied workforce. We regularly monitor and assess our turnover rates to identify areas of improvements and retention strategies.

Turnover	2024	2025
Turnover rate (%)	15%	17%
Total number of employees leaving employment during the reporting period	190	220
By gender (Females)	59	77
By gender (Males)	131	143
By age (Under 30)	66	79
By age (Between 30 and 50)	116	131
By age (50+)	8	10

Ratio of Basic Salary and Remuneration of Women to Men	2024	2025
By job category (Senior management)	71%	66%
By job category (Middle management)	82%	87%
By job category (staff)	99%	97%

Percentage of employees who regularly received performance and career development reviews during the reporting period	2024	2025
By Gender: Female	100%	100%
By Gender: Male	100%	100%
By Employee Category: Senior Management	100%	100%
By Employee Category: Middle Management	100%	100%
By Employee Category: Staff	100%	100%

Average hours of training that the organization's employees have undertaken during the reporting period, by:	2024	2025
Average training hours per employee	19.9	21.5
Average training hours provided to female employees	19.5	25
Average training hours provided to male employees	19.1	19
By Employee Category: Senior Management	7.1	21.7
By Employee Category: Middle Management	14.3	16.8
By Employee Category: Staff	12.7	21

Learning and Development	2024	2025
Total learning opportunities	11,419	13,490
Total number of trained employees	1,415	1,439
Total number of certificates	50	78
Total number of employees who attended leadership programs	257	74
Total number of employees who are registered in Moody's academy	-	-
Employees trained on ethics and anti-corruption	1012	882

GRI INDEX

Statement of use	Capital Bank of Jordan has reported in accordance with the GRI Standards for the period 1 January 2025 to 31 December 2025.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	Not applicable

GRI Standard/ Other Source	Disclosure	Location
General disclosures		
GRI 2: General Disclosures 2021	2-1 Organizational details	Page 16 - 25
	2-2 Entities included in the organization's sustainability reporting	Page 4
	2-3 Reporting period, frequency and contact point	Page 4
	2-5 External assurance	Capital Bank of Jordan does not require external assurance for its sustainability reports.
	2-6 Activities, value chain and other business relationships	Page 18-19
	2-7 Employees	Page 94-97
	2-9 Governance structure and composition	Page 82-83
	2-10 Nomination and selection of the highest governance body	Page 83
	2-12 Role of the highest governance body in overseeing the management of impacts	Page 82-83
	2-13 Delegation of responsibility for managing impacts	Page 82-83
	2-14 Role of the highest governance body in sustainability reporting	Page 84-85
	2-15 Conflicts of interest	Page 86
	2-16 Communication of critical concerns	Page 86-87

GRI Standard/ Other Source	Disclosure	Location
Cont. GRI 2: General Disclosures 2021	2-17 Collective knowledge of the highest governance body	Page 82-85
	2-21 Annual total compensation ratio	Confidential
	2-22 Statement on sustainable development strategy	Page 6-9, 30-31
	2-23 Policy commitments	Page 86-87
	2-24 Embedding policy commitments	Page 86-87
	2-25 Processes to remediate negative impacts	Page 86, 87
	2-26 Mechanisms for seeking advice and raising concerns	Page 54-55, 64, 87
	2-27 Compliance with laws and regulations	Page 86-87
	2-28 Membership associations	Page 24
	2-29 Approach to stakeholder engagement	Page 29
	2-30 Collective bargaining agreements	Capital Bank adheres to the laws and regulations governing collective bargaining agreements in Jordan.
Material topics		
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Page 30-31
	3-2 List of material topics	Page 30-31
Energy Consumption & Efficiency		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 92-93
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Page 92-93
	302-3 Energy intensity	Page 93
	302-4 Reduction of energy consumption	Page 93

GRI Standard/ Other Source	Disclosure	Location
Climate Change & Decarbonization		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 93
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Page 93
	305-2 Energy indirect (Scope 2) GHG emissions	Page 93
	305-4 GHG emissions intensity	Page 93
	305-5 Reduction of GHG emissions	Page 93
Environmental Management		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 74-79
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Page 78-79
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Page 75
	306-2 Management of significant waste-related impacts	Page 75
	306-3 Waste generated	Page 75
	306-4 Waste diverted from disposal	Page 75
GRI 303: Water and Effluents 2018	306-5 Water consumption	Page 75
Sustainable Lending & Investing		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 34-43
Gender Equality and Workforce Development and Wellbeing		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 58-71, 94-98
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Page 94, 97
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Page 60
	401-3 Parental leave	Page 60, 96

GRI Standard/ Other Source	Disclosure	Location
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Page 63
	403-2 Hazard identification, risk assessment, and incident investigation	Page 63
	403-3 Occupational health services	Page 63
	403-4 Worker participation, consultation, and communication on occupational health and safety	Page 63
	403-5 Worker training on occupational health and safety	Page 63
	403-6 Promotion of worker health	Page 63
	403-9 Work-related injuries	Page 63
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Page 98
	404-2 Programs for upgrading employee skills and transition assistance programs	Page 65-66
	404-3 Percentage of employees receiving regular performance and career development reviews	Page 97
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Page 95
	405-2 Ratio of basic salary and remuneration of women to men	Page 97
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Page 59, 64
Customer Experience and Satisfaction		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 48-49
Financial Inclusion & Literacy		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 34-38
Local Communities		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 34-38, 67-71

GRI Standard/ Other Source	Disclosure	Location
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Page 34-38, 67-71
SME Growth		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 34-35
Innovation and Digitalization		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 46-53
Incorporation of ESG Factors in Credit Analysis		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 84-85
Data Security		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 54-55
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Page 54-55
Compliance & Ethical Conduct		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 86-87
GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	Page 64, 65, 98
Financial and Economic Performance		
GRI 3: Material Topics 2021	3-3 Management of material topics	Page 26-27, 39-43
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Page 26-27, 39-43
Indirect economic impacts		
GRI 203: Indirect Economic Impacts 2016	203-2 Significant indirect economic impacts	Page 34-38

ASE INDEX

Environment

GRI Standards	Measurements	Indicators	Page Number
GRI 305: Emissions 2016	E1.1) Total amount, in CO2 equivalents, for Scope 1 (if applicable)	GHG Emissions	93
	E1.2) Total amount, in CO2 equivalents, for Scope 2 (if applicable)		93
	E1.3) Total amount, in CO2 equivalents, for Scope 3 (if applicable)		N/A
GRI 305: Emissions 2016	E2.1) Total GHG emissions per output scaling factor	Emissions Intensity	93
	E2.2) Total non-GHG emissions per output scaling factor		N/A
GRI 302: Energy 2016	E3.1) Total amount of energy directly consumed	Energy Usage	92-93
	E3.2) Total amount of energy indirectly consumed		92-93
GRI 302: Energy 2016	Total direct energy usage per output scaling factor	Energy Intensity	93
GRI 302: Energy 2016	Percentage: Energy usage by generation type	Energy Mix	92-93
GRI 303: Water and Effluents 2018	E6.1) Total amount of water consumed	Water Usage	75
	E6.2) Total amount of water reclaimed		N/A
GRI 103: Management Approach 2016*	E7.1) Does your company follow a Formal Environmental Policy? Yes, No	Environmental Operations	Yes, 74
	E7.2) Does your company follow specific waste, water, energy, and/or recycling polices? Yes/No		N/A
	E7.3) Does your company use a recognized energy management system? Yes/No		Yes, 74
GRI 102: General Disclosures 2016	Does your Board/Management Team oversee and/or manage climate-related risks? Yes/No	Environmental Oversight	No
GRI 102: General Disclosures 2016	Does your Board/Management Team oversee and/or manage other sustainability issues? Yes/No	Environmental Oversight	Yes, 84-85
	Total amount invested, annually, in climate-related infrastructure, resilience, and product development?	Climate Risk Mitigation	N/A

Social

GRI Standards	Measurements	Indicators	Page Number
GRI 102: General Disclosures 2016	S1.1) Ratio: CEO total compensation to median FTE total compensation	CEO Pay Ratio	Confidential
	S1.2) Does your company report this metric in regulatory filings? Yes/No		No
GRI 405: Diversity and Equal Opportunity 2016	Ratio: Median male compensation to median female compensation	Gender Pay Ratio	97
GRI 401: Employment 2016	S3.1) Percentage: Year-over-year change for full-time employees	Employee Turnover	97
	S3.2) Percentage: Year-over-year change for part-time employees		N/A
	S3.3) Percentage: Year-over-year change for contractors and/or consultants		N/A
GRI 102: General Disclosures 2016	S4.2) Percentage: Entry- and mid-level positions held by men and women	Employee Turnover	95
GRI 405: Diversity and Equal Opportunity 2016	S4.3) Percentage: Senior- and executive level positions held by men and women		95
GRI 102: General Disclosures 2016	S5.1) Percentage: Total enterprise headcount held by part-time employees	Temporary Worker Ratio	N/A
	S5.2) Percentage: Total enterprise headcount held by contractors and/or consultants		N/A
GRI 103: Management Approach 2016*	Does your company follow a sexual harassment and/or non-discrimination policy? Yes/No	Non-Discrimination	Yes, 59
GRI 403: Occupational Health and Safety 2018	Percentage: Frequency of injury events relative to total workforce time	Injury Rate	N/A

GRI Standards	Measurements	Indicators	Page Number
GRI 103: Management Approach 2016*	Does your company follow an occupational health and/or global health & safety policy? Yes/No	Global Health & Safety	Yes, 63
GRI 103: Management Approach 2016*	S9.1) Does your company follow a child and/or forced labor policy? Yes/No	Child & Forced Labor	N/A
	S9.2) If yes, does your child and/or forced labor policy also cover suppliers and vendors? Yes/No		N/A
GRI 103: Management Approach 2016*	S10.1) Does your company follow a human rights policy? Yes/No	Human Rights	N/A
	S10.2) If yes, does your human rights policy also cover suppliers and vendors? Yes/No		N/A

Governance

GRI Standards	Measurements	Indicators	Page Number
GRI 405: Diversity and Equal Opportunity 2016*	G1.1) Percentage: Total board seats occupied by men and women	Board Diversity	83
	G1.2) Percentage: Committee chairs occupied by men and women		N/A
GRI 102: General Disclosures 2016	G2.1) Does company prohibit CEO from serving as board chair? Yes/No	Board Independence	No
	G2.2) Percentage: Total board seats occupied by independents		83
GRI 102: General Disclosures 2016	Are executives formally incentivized to perform on sustainability? Yes/No	Incentivized Pay	No
GRI 102: General Disclosures 2016	Percentage: Total enterprise headcount covered by collective bargaining agreement(s)	Collective Bargaining	N/A
GRI 102: General Disclosures 2016	G5.1) Are your vendors or suppliers required to follow a Code of Conduct? Yes/ No	Supplier Code of Conduct	No
GRI 103: Management Approach 2016*	G5.2) If yes, what percentage of your suppliers have formally certified their compliance with the code?		N/A

GRI Standards	Measurements	Indicators	Page Number
GRI 102: General Disclosures 2016	G6.1) Does your company follow an Ethics and/or Anti-Corruption policy? Yes/No	Ethics & Anti-Corruption	Yes, 86
GRI 103: Management Approach 2016*	G6.2) If yes, what percentage of your workforce has formally certified its compliance with the policy?		100%
GRI 103: Management Approach 2016*	G7.1) Does your company follow a Data Privacy policy? Yes/No	Data Privacy	Yes, 54-55
	G7.2) Has your company taken steps to comply with GDPR rules? Yes/No		Yes
	G8.1) Does your company publish a sustainability report? Yes/No	Sustainability Reporting	Yes
	G8.2) Is sustainability data included in your regulatory filings? Yes/No		Yes
	G9.1) Does your company provide sustainability data to sustainability reporting frameworks? Yes/No	Disclosure Practices	No
	G9.2) Does your company focus on specific UN Sustainable Development Goals (SDGs)? Yes/No		Yes
	G9.3) Does your company set targets and report progress on the UN SDGs? Yes/No		No
GRI 102: General Disclosures 2016	Are your sustainability disclosures assured or validated by a third party? Yes/No	External Assurance	No



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